

Appln No. 09/575,197  
Amdt. Dated October 27, 2006  
Response to Final Office Action of August 25, 2006

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**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently Amended) A method of enabling payment of bills, the method including the steps of

providing a bill, the bill containing human-readable information indicative of at least one parameter relating to a requested payment and coded data indicative of an identity of the bill and of a plurality of ~~reference points~~ locations on the bill, the information and coded data having been printed substantially simultaneously ~~the information and coded data having been printed substantially simultaneously,~~ and at least some of the coded data being coincident with the information;

receiving, in a computer system, ~~indicating data~~ digital ink from a ~~sensing device~~ an optically imaging pen, ~~the indicating data being~~ the digital ink containing data indicative of the identity of the bill and a position of ~~the sensing device~~ the pen relative to the bill, wherein the ~~sensing device~~ pen, when placed in an operative position relative to the information, senses the corresponding coincident coded data, and generates the ~~indicating data~~ digital ink using the sensed coded data; and

identifying, in the computer system and from the ~~indicating data~~ digital ink, the at least one parameter relating to the requested payment.

2. (Currently Amended) The method of claim 1 in which said at least one parameter relating to the requested payment is associated with at least one zone of the bill and in which the method includes identifying, in the computer system and from the zone indicated by the position of the sensing device as indicated by the ~~indicating data~~ digital ink, said at least one parameter.

3. (Currently Amended) The method of claim 2, wherein the ~~indicating data~~ digital ink includes movement data indicative of movement of the ~~sensing device~~ pen relative to the bill, the ~~sensing device~~ pen having generated the movement data using at least some of the coded data, and wherein the at least one parameter is identified in the computer system by determining that the movement was at least partially within said at least one zone.

4. - 7. (Cancelled).

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8. (Currently Amended) The method of ~~any one of claims 2 or 4~~claim 2 in which the at least one parameter is an action parameter of the requested payment, the method including effecting, in the computer system, an operation in respect of the action parameter.

9. (Original) The method of claim 8 in which the action parameter of the requested payment is selected from the group comprising:

requesting that payment be made, specifying a payment amount or resetting the bill to an original state.

10. (Currently Amended) The method of ~~any one of claims 3 or 4~~claim 3 in which the at least one parameter is an option parameter of the requested payment, the method including identifying, in the computer system, that a hand-drawn mark has been entered on the bill by means of the ~~sensing device~~open and effecting, in the computer system, an operation associated with the option parameter.

11. (Original) The method of claim 10 in which the option parameter is associated with at least one of:

cardholder name, payment method or credit card type.

12. (Currently Amended) The method of ~~any one of claims 3 or 4 in which the at least one parameter is a text parameter of the requested payment, the method including identifying, in the computer system, that handwritten text data has been~~claim 3 entered by means of the ~~sensing device~~open and effecting, in the computer system, an operation associated with the text parameter.

13. (Original) The method of claim 12 which includes converting, in the computer system, the handwritten text data to computer text.

14. (Original) The method of claim 13 in which the text parameter is associated with at least one of:

a cardholder name, an amount paid or a card expiry date.

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15. (Currently Amended) The method of ~~any one of claims 3 or 4~~claim 3 in which the at least one parameter is an authorization parameter of the requested payment, the method including identifying, in the computer system, that a handwritten signature has been entered by means of the ~~sensing device~~open and effecting, in the computer system, an operation associated with the authorization parameter.

16. (Original) The method of claim 15 which includes verifying, in the computer system, that the signature is that of a particular person.

17. (Original) The method of claim 16 in which the authorization parameter is associated with payment authorization.

18. (Currently Amended) The method of ~~any one of claims 1 or 4~~claim 1, wherein the providing step includes receiving a request from a user to print the bill on demand, and printing the bill on demand.

19. (Cancelled).

20. (Previously presented) The method of claim 1, wherein the coded data is invisible.

21. (Previously Presented) The method of claim 1 which includes retaining a retrievable record of each bill generated, each of the generated bills being retrievable using its identity as contained in its coded data.

22. (Currently Amended) The method of ~~any one of claims 1 or 4~~claim 1 which includes distributing a plurality of the bills using a mixture of multicast and pointcast communications protocols.

23. (Original) The method of ~~claim 1 or 4~~claim 1 in which the ~~sensing device~~open contains an identification means which imparts a unique identity to the ~~sensing device~~open and identifies it as belonging to a particular person and in which the method includes monitoring, in the computer system, said identity.

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24. (Currently Amended) The method of ~~any one of claims 1 or 4~~claim 1 which includes providing all required information relating to the requested payment in the bill to eliminate the need for a separate display device.

25. (Currently Amended) The method of ~~any one of claims 1 or 4~~claim 1 in which the bill is printed on multiple pages and in which the method includes binding the pages.

26. (Currently Amended) The method of ~~any of claims 1 or 4~~claim 1 wherein:  
the step of providing the bill is done by sending the bill by mail.

27. (Currently Amended) The method of ~~any one of claims 1 or 4~~claim 1, further including the step of causing a printer to print a payment receipt after a payment has been completed.

28. (Original) The method of claim 27, wherein the payment receipt comprises coded data indicative of the identity of the receipt.

29. (Currently Amended) A system for enabling payment of bills, the system including a bill containing human-readable information indicative of at least one parameter relating to a requested payment; and coded data indicative of an identity of the bill and a plurality of ~~reference points~~locations on the bill, ~~the information and coded data having been printed substantially simultaneously~~, the information and coded data having been printed substantially simultaneously and at least some of the coded data being coincident with the information; and

a computer system configured and programmed to:

~~receive indicating data~~ digital ink ~~from a sensing device~~an optically imaging pen, ~~the digital ink containing data~~the indicating data being indicative of the identity of the bill and a position of the ~~sensing device~~pen relative to the bill, wherein the ~~sensing device~~pen, when placed in an operative position relative to the information, senses the corresponding coincident coded data, and generates the ~~indicating data~~digital ink using the sensed coded data; and

identify at least one parameter relating to the requested payment.

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30. (Original) The system of claim 29 in which said at least one parameter relating to the requested payment is associated with at least one zone of the bill.

31. (Currently Amended) The system of claim 29 which includes the ~~sensing device~~open, the ~~sensing device~~open sensing its movement relative to the bill using at least some of the coded data.

32. - 35. (Cancelled).

36. (Currently Amended) The system of ~~any one of claims 29 or 32~~claim 29 in which said at least one parameter of the requested payment is selected from the group comprising an action parameter of the requested payment, an option parameter of the requested payment, a text parameter of the requested payment, or an authorization parameter of the requested payment.

37. (Original) The system of claim 36 in which the action parameter of the requested payment is selected from the group comprising:

requesting that payment be made, specifying a payment amount, or resetting the bill to an original state.

38. (Original) The system of claim 36 in which the option parameter is associated with at least one of:

cardholder name, payment method, or credit card type.

39. (Original) The system of claim 36 in which the text parameter is associated with at least one of:

a cardholder name, an amount paid, or a card expiry date.

40. (Original) The system of claim 36 in which the authorization parameter is associated with payment authorization.

41. (Currently Amended) The system of ~~any one of claims 31 or 32~~claim 31 in which the ~~sensing device~~open includes a marking nib.

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42. (Currently Amended) The system of ~~claim 31 or 32~~claim 1 in which the sensing ~~device~~open contains an identification means which imparts a unique identity to the sensing ~~device~~open and identifies it as belonging to a particular person.

43. (Currently Amended) The system of ~~any one of claims 29 or 32~~claim 29 in which the bill is printed on a surface of a surface-defining means and in which the system includes a printer for printing the bill on demand.

44. (Previously presented) The system of claim 43 in which the printer is configured to print the coded data at the same time as printing the bill or payment receipt.

45. (Currently Amended) The system of ~~any one of claims 29 or 32~~claim 29 in which the coded data is substantially invisible.

46. (Previously Presented) The system of claim 29 which includes a database for keeping a retrievable record of each bill generated, each bill being retrievable by using its identity as included in its coded data.

47. (Original) The system of claim 43 in which, to cater for a bill printed on multiple pages, the printer includes a binding means for binding the pages.

48. – 53. (Cancelled).